Cyberlight International, Inc.

CYBERLIGHT INTERNATIONAL, INC.

401 Wilshire Boulevard, Suite 900 Santa Monica, California 90401

RATES, RULES and REGULATIONS for FURNISHING RESALE TELECOMMUNICATIONS SERVICES

Filed with the

PUBLIC SERVICE COMMISSION OF KENTUCKY

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of services and facilities for long-distance telecommunications services provided by Cyberlight International, Inc. ("Cyberlight") between points within the Commonwealth of Kentucky.

PUBLIC SERVICE COMMISSION OF KENTUCKY EXECTIVE

ISSUED: January 11, 1999

EFFECTIVE: February 10, 1999 FFR 10 1999

ISSUED BY:

Cyberlight International, Inc. 401 Wilshire Boulevard, Suite 900 Santa Monica, California 90401

Janice Gordon, Vice President

PURSUANT TO 807 KAR 5:011.
SECTION 9 (1)
BV: Stechand BULL
SECRETARY OF THE COMMISSIRMISTARMISSI

CHECK SHEET

Pages listed below, inclusive of this tariff, are effective as of the date shown at the bottom of the respective page(s). Original and revised pages as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this page.

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SYMBOLS

The following are the only symbols used for the purposes indicated below:

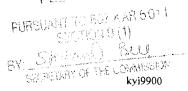
- C Changed regulation.
- **D** Delete or discontinue.
- I Change Resulting in an increase to a Customer's bill.
- M Moved from another tariff location.
- N New
- R Change resulting in a reduction to a Customer's bill.
- T Change in text or regulation.

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Access Line - An arrangement which connects the Subscriber's or Customer's location to the Carrier's designated point of presence or network switching center.

Authorization Code - A pre-defined series of numbers to be dialed by the Customer or Authorized User upon access to the Carrier's network to identify the caller and validate the caller's authorization to use the services provided.

Authorized User - A person, firm or corporation, or any other entity authorized by the Customer or Subscriber to communicate utilizing the Company's services.

Available Usage Balance - The amount of usage remaining on a Prepaid Account at any particular point in time. Each Prepaid Account has an Initial Account Balance which is stated either in U.S. dollars or Call Units, depending upon the type of service. The Available Balance is depleted as services provided by the Company are utilized by the Customer.

Commission - Refers to the Kentucky Public Service Commission.

Company - Refers to Cyberlight International, Inc., unless otherwise indicated by the context.

Customer - The person, firm or corporation, or other entity which orders, cancels, amends, or uses service and is responsible for the payment of charges and/or compliance with tariff regulations.

Customer Premises Equipment - Terminal equipment, as defined herein, which is located on the Customer's premises.

Cyberlight - Used throughout this tariff to refer to Cyberlight International, Inc. unless otherwise clearly indicated by the context.

PUBLIC SERVICE COMMISSION

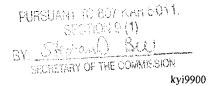
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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS, (CONT'D)

Initial Usage Balance - The amount of usage on a Prepaid Account upon issuance and before any depleting call activity.

LEC - Local Exchange Company.

Marks - A collective term to mean such items as trademarks, service marks, trade names and logos; copyrighted words, artwork, designs, pictures or images; or any other device or merchandise to which legal rights or ownership are held or reserved by an entity.

Personal Identification Number (PIN) - A numeric or alpha-numeric sequence which uniquely identifies a travel card or prepaid card account. See Authorization Code.

Prepaid Account - An account which consists of a pre-paid usage balance depleted on a real-time basis during each Prepaid Service call.

Prepaid Card - A card issued by the Company which provides the Customer with a Personal Account code and instructions for accessing the Carrier's network.

Prepaid Service Call - A service accessed via a "1-800" or other access code dialing sequence whereby the Customer or Authorized User dials all of the digits necessary to route a call. Network usage for each call is deducted from the available usage balance on a Company issued Prepaid Account.

Renewal - A method of replenishing a Prepaid Account's Available Usage Balance with additional minutes of usage as authorized and paid for by the Customer.

Sponsor - A corporation or other legal entity that exclusively permits the use of its Marks to the Company for use with telephone cards or other merchandise, and contracts with the Company for the marketing of the services described herein.

Subscriber - The person, firm, corporation, or other legal entity which arranges for services of the Company on behalf of transient third party Customers or Authorized Users. The Subscriber is responsible for compliance with the terms and conditions of this tariff. A Subscriber is also a Customer under the terms of the tariff.

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS, (CONT'D)

Switched Access - Where access between the Customer and the Carrier is provided on local exchange company circuits capable of accessing the local switched network. The cost of switched Feature Group access is billed to the Carrier.

Terminal Equipment - Devices, apparatus, and associated wiring, such as teleprinters, telephones, or data sets.

Travel Card - A billing mechanism which enables the Customer to access the service of the Company while away from home or office.

V & H Coordinates - Geographic points which define the originating and terminating points of a call in mathematical terms so that the airline mileage of the call may be determined. Call mileage is used for the purposed of rating calls.

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BY: SACTORMO BULL SECRETARY OF THE COMMISSION Ky19900

SECTION 2 - RULES AND REGULATIONS

2.1 Undertaking of Cyberlight

Cyberlight's services and facilities are furnished for communications originating at specified points within the State of Kentucky under terms of this tariff.

Cyberlight installs, operates, and maintains the communications services provided hereinunder in accordance with the terms and conditions set forth under this tariff. Cyberlight may act as the Customer's agent for ordering access connection facilities provided by other carriers or entities, when authorized by the Customer, to allow connection of a Customer's location to the Cyberlight network. The Customer shall be responsible for all charges due for such service arrangement.

The Company's services and facilities are provided on a monthly basis unless otherwise provided, and are available twenty-four (24) hours per day, seven days (7) per week.

2.2 Limitations

- 2.2.1 Service is offered subject to the availability of the necessary facilities and equipment, or both facilities and equipment, and subject to the provisions of this tariff.
- 2.2.2 Cyberlight reserves the right to discontinue or limit service when necessitated by conditions beyond its control, or when the Customer is using service in violation of provisions of this tariff, or in violation of the law.
- 2.2.3 The Company does not undertake to transmit messages, but offers the use of its facilities when available, and will not be liable for errors in transmission or for failure to establish connections.

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EV: Stephand Bell Secretary of the commission by 19900

SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.2 Limitations, (Cont'd.)

- 2.2.4 All facilities provided under this tariff are directly or indirectly controlled by Cyberlight and the Customer may not transfer or assign the use of service or facilities without the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.
- 2.2.5 Prior written permission from the Company is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions of service.
- 2.2.6 Cyberlight reserves the right to discontinue the offering of service or deny an application for service if a change in regulation materially and negatively impacts the financial viability of the service in the best business judgment of the Company.

2.3 Use

Services provided under this tariff may be used for any lawful purpose for which the service is technically suited.

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SECTION 9 (1)
BY STADVAND BLAD
SECRETARY OF THE COMMISSION
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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.4 Liabilities of the Company

- 2.4.1 Cyberlight's liability for damages arising out of mistakes, interruptions, omissions, delays, errors, or defects in transmission which occur in the course of furnishing service or facilities, in no event shall exceed an amount equivalent to the proportionate charge to the Customer for the period during which the faults in transmission occur.
- 2.4.2 The Company shall not be liable for claim or loss, expense or damage (including indirect, special or consequential damage), for any interruption, delay, error, omission, or defect in any service, facility or transmission provided under this tariff, if caused by any person or entity other than the Company, by any malfunction of any service or facility provided by any other carrier, by an act of God, fire, war, civil disturbance, or act of government, or by any other cause beyond the Company's direct control.
- 2.4.3 The Company shall not be liable for, and shall be fully indemnified and held harmless by Customer against any claim or loss, expense, or damage (including indirect, special or consequential damage) for defamation, libel, slander, invasion, infringement of copyright or patent, unauthorized use of any trademark, tradename or service mark, unfair competition, interference with or misappropriation or violation of any contract, proprietary or creative right, or any other injury to any person, property or entity arising out of the material, data, information, or other content revealed to, transmitted, or used by the Company under this tariff; or for any act or omission of the Customer; or for any personal injury or death of any person caused directly or indirectly by the installation, maintenance, location, condition, operation, failure, presence, use or removal of equipment or wiring provided by the Company, if not directly caused by negligence of the Company.

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.4 Liabilities of Company, (Cont'd.)

- 2.4.4 The Company shall not be liable for any defacement of or damages to the premises of a Customer resulting from the furnishing of service which is not the direct result of the Company's negligence.
- 2.4.5 The Company shall not be liable for any claim, loss, or refund as a result of loss or theft of Prepaid Cards or Personal Identification Numbers issued for use with the Company's services. Nor will the Company be liable for any claim, loss or refund on any unused balance remaining on a Prepaid Card provided to a Customer.
- 2.4.6 The Company shall not be liable for any claim, loss or refund on any unused portion of the usage balance remaining in a Prepaid Account provided to a Customer before or after the expiration date assigned to each Prepaid Account.

2.5 Terminal Equipment

The Company's facilities and service may be used with or terminated in Customer-provided terminal equipment or Customer-provided communications systems, such as a telephone set, PBX or key system. Such terminal equipment shall be furnished and maintained at the expense of the Customer, except as otherwise provided. The Customer is responsible for all costs at his or her premises, including personnel, wiring, electrical power, and the like, incurred in the use of the Company's service. When such terminal equipment is used, the equipment shall comply with the generally accepted minimum protective criteria standards of the telecommunications industry as endorsed by the Federal Communications Commission.

2.6 Installation and Termination

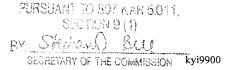
Service is installed upon mutual agreement between the Customer and the Company. The service agreement does not alter rates specified in this tariff.

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.7 Payment for Service

The Customer is responsible for payment of all charges for services and equipment furnished to the Customer for transmission of calls via the Company. This includes payment for calls or services originated at the Customer's number(s); placed using a Prepaid Card as a form of payment regardless of the purchaser of the card or the originating location of the call; incurred at the specific request of the Customer. The Customer agrees to pay to the Company any cost(s) incurred as a result of any delegation of authority resulting in the use of his or her communications equipment and/or network services which result in the placement of calls via the Company. The Customer agrees to pay the Company or its authorized agent any and all cost(s) incurred as a result of the use of the service arrangement, including calls which the Customer did not individually authorize.

All charges due by the Customer are payable to the Company or any agency duly authorized to receive such payments. Payments for service provided in association with Company-issued Prepaid Accounts must be received by the Company or its authorized agent prior to the activation of the Customer's Prepaid Account. The billing agency may be the Company, a local exchange telephone company, or other billing service. Terms of payment shall be according to the rules and regulations of the agency and subject to the rules of regulatory agencies having jurisdiction. Any objections to billed charges or Prepaid Account depletions must be promptly reported to the Company or its billing agent. Adjustments to Customers' bills or Prepaid Account Available Usage balance shall be made to the extent that circumstances exist which reasonably indicate that such changes are appropriate.

The Customer shall be responsible for all calls placed via the Prepaid Account as the result of the Customer's intentional or negligent disclosure of their Personal Identification Number. Charges for installations, service connections, moves, and rearrangements, where applicable, are payable upon demand by the Company or its authorized agent.

Renewal of Customer Account Balances made by charges to commercial credit cards are subject to the terms and conditions of the issuing commercial credit card company and those of Cyberlight's credit card processing agent. Renewals of Customer Account Balances made by cashier's checks are subject to the terms and conditions of the issuing financial institution.

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.8 Deposits

The Company does not require deposits.

2.9 Advance Payments

For Customers whom the Company feels an advance payment is necessary, Cyberlight reserves the right to collect an amount not to exceed one (1) month's estimated charges as an advance payment for service. This will be applied against the next month's charges and a new advance payment may be collected for the next month.

2.10 Taxes

All state and local taxes (i.e., gross receipts tax, sales tax, municipal utilities tax) are listed as separate line items and are not included in the quoted rates. For pre-paid services, taxes and fees shall be included in the rates and charges stated in the Company's rate schedule for this service.

2.11 Miscellaneous Rates and Charges

The Company may adjust its rates and charges or impose additional rates and charges on its Customers in order to recover amounts it is required by governmental or quasi-governmental authorities to collect from or pay to others in support of statutory or regulatory programs. Examples of such programs include, but are not limited to, the Universal Service Fund, the Primary Interexchange Carrier Charge, and compensation to payphone service providers for the use of their payphones to access Cyberlight service.

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.12 Late Payment Charge

A late fee of 1.5% per month will be charged on any past due balances excluding previously billed late charges.

2.13 Return Check Charge

A return check charge of \$20.00 will be assessed for checks returned for insufficient funds. In addition, the Company reserves the right to place the Available Usage Balance for the Customer's Prepaid Account on hold until the check or draft clears or is paid. Any applicable return check charges will be assessed according to the terms and conditions of the billing entity (i.e. local exchange company and/or commercial credit card company) and pursuant to Kentucky state law and Commission regulations.

2.14 Interconnection

Service furnished by Cyberlight may be connected with the services or facilities of other carriers. Such service or facilities, if used, are provided under the terms, rates and conditions of the other carrier. The Customer is responsible for all charges billed by other carriers for use in connection with Cyberlight's service. Any special interface equipment or facilities necessary to achieve compatibility between carriers is the responsibility of the Customer.

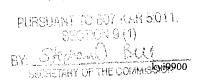
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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.15 Refusal or Discontinuance by Company

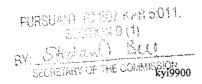
- **2.15.1** Cyberlight may refuse or discontinue service with proper notice to the Customer for any of the following reasons:
 - A. For failure of the Customer to pay a bill for service when it is due.
 - B. For failure of the Customer to meet the Company's deposit and credit requirements.
 - C. For failure of the Customer to make proper application for service.
 - D. For Customer's violation of any of the Company's rules on file with the Commission.
 - E. For failure of the Customer to provide the Company reasonable access to its equipment and property.
 - F. For Customer's breach of the contract for service between the Company and the Customer.
 - G. For a failure of the Customer to furnish such service, equipment, and/or rights-of-way necessary to serve said Customer as shall have been specified by the Company as a condition of obtaining service.
 - H. When necessary for the Company to comply with any order or request of any governmental authority having jurisdiction.
 - I. When the Available Account Balance of a non-renewable account is depleted to a level insufficient to place a one-minute call to the location of least cost.
 - J. When the established expiration date of the Prepaid Account is reached.

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.15 Refusal or Discontinuance by Company, (Cont'd.)

- **2.15.2** Cyberlight may refuse or discontinue service without notice to the Customer for any of the following reasons:
 - A. In the event of tampering with the Company's equipment.
 - B. In the event of a condition determined to be hazardous to the Customer, to other Customers of the Company, to the Company's equipment, the public, or to employees of the Company.
 - C. In the event of a Customer's use of equipment in such a manner as to adversely affect the Company's equipment or the Company's service to others.
 - D. In the event of fraudulent use of the service.

2.16 Cancellation by Customer

Customers may cancel service at any time, either verbally or in writing. Customers are responsible for all charges up through the actual disconnect date. Charges may be avoided by dialing another carrier's access code. For prepaid services, the Customer may cancel service by fully depleting the available balance of the Customer account and/or by not renewing a renewable account.

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.17 Interruption of Service

Credit allowances for interruptions of service which are not due to the Company's testing or adjusting, to the negligence of the Customer, or to the failure of channels, equipment or communications systems provided by the Customer, are subject to the general liability provisions set forth in Section 2.4 herein. It shall be the obligation of the Customer to notify Company immediately of any interruption in service for which a credit allowance is desired by Customer. Before giving such notice, Customer shall ascertain that the trouble is not within his or her control, or is not in wiring or equipment, if any, furnished by Customer and connected to Company's terminal. Interruptions caused by Customer-provided or Company-provided automatic dialing equipment are not deemed an interruption of service as defined herein since the Customer has the option of using the long distance network via local exchange company access.

2.18 Inspection, Testing and Adjustment

Upon reasonable notice, the facilities provided by the Company shall be made available to the Company for tests and adjustments as may be deemed necessary by the Company for maintenance. No interruption allowance will be granted for the time during which such tests and adjustments are made.

2.19 Tests, Pilots, Promotional Campaigns and Contests

The Company may conduct special tests, pilot programs, waivers and promotions at its discretion to demonstrate the ease of use, quality of service and to promote the sale of its services.

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BY SAYAAAO BUU

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.20 Cost of Collection and Repair

The Customer is responsible for any and all costs incurred in the collection of monies due the Company, including legal and accounting expenses. Customer is also responsible for recovery costs of Company-provided equipment and any expenses required for repair or replacement of damaged equipment.

2.21 Toll Free Services

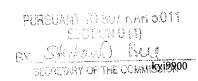
- 2.21.1 The Company will make every effort to reserve toll-free (e.g., 800/888) vanity numbers for Customers, but makes no guarantee or warranty that the requested number(s) will be available.
- 2.21.2 The Company will participate in porting toll-free (e.g., 800/888) numbers only if the account balance is zero and all charges incurred as a result of the toll-free number have been paid.
- 2.21.3 Toll-free (e.g., 800/888) numbers shared by more than one Customer, whereby individual Customers are identified by a unique Personal Identification Number, may not be assigned or transferred for use with service provided by another carrier. Subject to the limitations provided in this tariff, the Company will only honor Customer requests for a change in Resp. Org. or toll-free service provider for toll-free numbers dedicated to the sole use of that single Customer.
- **2.21.4** If a Customer who has received a toll-free number does not subscribe to toll-free service within ninety (90) days, the Company reserves the right to make the assigned number available for use by another Customer.

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.22 Other Rules

The Company may temporarily suspend service without notice to the Customer, by blocking traffic to certain cities of NXX exchanges, or by blocking calls using certain Personal Identification Numbers when the Company deems it necessary to take such action to prevent unlawful use of its service. The Company will restore service as soon as service can be provided without undue risk.

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SECRETARY OF THE COMMISSION

SECTION 3 - DESCRIPTION OF SERVICE AND RATES

3.1 General

Cyberlight offers direct dialed outbound service, inbound toll-free service, travel card service and prepaid card services for communications originating and terminating within the State of Kentucky under terms of this tariff. Operator services are not furnished by Cyberlight. Operator services will be provided and billed to the Customer by the Company's underlying carrier.

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ISSUED BY: Janice Gordon, Vice President

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PURSUANT TO 807 KAR 5:011. SECTION 9 (1)

BY SAGADA BALL KY19900

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.2 Calculation of Distance

Usage charges for all mileage sensitive products are based on the airline distance between serving wire centers associated with the originating and terminating points of the call.

The serving wire centers of a call are determined by the area codes and exchanges of the origination and destination points.

The distance between the Wire Center of the Customer's equipment and that of the destination point is calculated by using the "V" and "H" coordinates found in BellCore's V&H Tape and NECA FCC Tariff No. 4.

- Step 1 Obtain the "V" and "H" coordinates for the Wire Centers serving the Customer and the destination point.
- Step 2 Obtain the difference between the "V" coordinates of each of the Wire Centers. Obtain the Difference between the "H" coordinates.
- Step 3 Square the differences obtained in Step 2.
- Step 4 Add the squares of the "V" difference and "H" difference obtained in Step 3.
- Step 5 Divide the sum of the square obtained in Step 4 by ten (10). Round to the next higher whole number if any fraction results from the division.
- Step 6 Obtain the square root of the whole number obtained in Step 5. Round to the next higher whole number if any fraction is obtained. This is the distance between the Wire Centers.

Formula:

$$\sqrt{\frac{(V_1 - V_2)^2 + (H_1 - H_2)^2}{10}}$$

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BY: SKONOW BALLKY19900
SECRETARY OF THE COMMISSION

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.3 **Timing of Calls**

Billing for calls placed over the network is based in part on the duration of the call.

- Timing for all calls begins when the called party answers the call (i.e. when two way 3.3.1 communications are established.) Answer detection is based on standard industry answer detection methods, including hardware and software answer detection.
- Chargeable time for all calls ends when one of the parties disconnects from the call. 3.3.2
- Minimum call duration and additional increments for billing are specified in the 3.3.3 description of each service.
- 3.3.4 There is no billing applied for incomplete calls.

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Rate Periods

Unless otherwise specified in this tariff, the following rate periods apply to all services subject to time of day discounts:

	MON	TUES	WED	THUR	FRI	SAT	SUN
8:00 AM TO 5:00 PM*	DAYTIME RATE PERIOD						
5:00 PM TO 11:00 PM*	EVENING RATE PERIOD						EVE
11:00 PM TO 8:00 AM*	NIGHT/WEEKEND RATE PERIOD						

^{*} Up to, but not including

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.5 Public Telephone Surcharge

In order to recover the Company's expenses to comply with the FCC's pay telephone compensation plan effective on October 7, 1997 (FCC 97-371), an undiscountable per call charge is applicable to all interstate, intrastate and international calls that originate from any domestic pay telephone used to access the Company's services. This surcharge, which is in addition to standard tariffed usage charges and any applicable service charges and surcharges associated with the Company's service, applies for the use of the instrument used to access the Company service and is unrelated to the Company service accessed from the pay telephone.

Pay telephones include coin-operated and coinless phones owned by local telephone companies, independent companies and other interexchange carriers. The Public Pay Telephone Surcharge applies to the initial completed call and any reoriginated call (i.e., using the "#" symbol).

Whenever possible, the Public Pay Telephone Surcharge will appear on the same invoice containing the usage charges for the surcharged call. In cases where proper pay telephone coding digits are not transmitted to the Company prior to completion of a call, the Public Pay Telephone Surcharge may be billed on a subsequent invoice after the Company has obtained information from a carrier that the originating station is an eligible pay telephone.

The Public Pay Telephone Surcharge does not apply to calls placed from pay telephones at which the Customer pays for service by inserting coins during the progress of the call.

Rate per Call

\$0.50

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.6 Service Offerings

3.6.1 US Advantage 1 Plus Service

US Advantage 1 Plus Service is an outbound calling service available to business and residential Customers. US Advantage 1 Plus is a flat-rate, non-time-of-day sensitive, non-mileage sensitive service. Calls are billed in six (6) second increments with an initial billing period of thirty (30) seconds. Calls originate from Customer-provided standard business or residential switched access lines.

Per minute rate:

\$0.067

3.6.2 US Advantage Toll Free Service

US Advantage Toll Free Service is an inbound toll free service (800\888) available to business and residential subscribers. US Advantage Toll Free Service is a flat-rate, non-time-of-day sensitive, non-mileage sensitive service. Calls originate from any interstate or intrastate location over an 800 number and terminate to a Customer-provided residential or business switched access line. Call charges are billed to the Subscriber rather than to the originating caller. Calls are billed in six (6) second increments with a minimum billing period of thirty (30) seconds.

Per minute rate:

\$0.13

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.6 Service Offerings, (Cont'd.)

3.6.3 US Advantage Travel Cards

US Advantage Travel Card Service is available for placing calls while away from home or office. Calls are originated by dialing a toll free access number, followed by the terminating telephone number and personal identification number. Calls may originate from standard residential, business, hotel or pay telephone access lines and may terminate to any interstate or intrastate location. Calls are billed in sixty (60) second increments with a minimum call duration for billing purposes of sixty (60) seconds. There is no per call surcharge.

Per Minute Rate:

\$0.22

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.6 Service Offerings, (Cont'd.)

3.6.4 800 Plus

800 Plus is an outbound calling plan available to business and residential customers. 800 Plus is accessed via a Company-designated toll-free access number. customer's designate the telephone number from which all calls utilizing this service will originate. The Company authorizes calls on this service based on the originating telephone number. 800 Plus is a flat-rate, non-time-of-day sensitive, non-mileage sensitive service billed in six (6) second increments with a minimum call duration for billing purposes of thirty (30) seconds.

There are two options for this service based on a Customer's estimated monthly minimum billing. Should the Customer not meet the monthly estimated usage, the Company and the Customer will determine whether this is the correct plan for the Customer. In any case, the Customer will not be billed the minimum usage should the estimated monthly billing not be met.

AAA 800 Plus - for customers with less than \$25.00 per month in total monthly billing (including intrastate, interstate and international usage).

Rate Per Minute:

\$0.15

Jan USA 800 Plus - for customers with more than \$25.00 per month in total monthly billing (including intrastate, interstate and international usage).

Rate Per Minute:

\$0.10

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.6 Service Offerings, (Cont'd.)

3.6.5 Prepaid Card Service

Prepaid Card Service allows Customers to pay in advance for a specific amount of outbound calling. Service available to the general public and offered only in conjunction with interstate service. Calls may originate from standard residential, business or pay telephone access lines. Prepaid Card Service cards are non-rechargeable.

Calls are originated by dialing the toll free access number followed by an Personal Identification Number (PIN) which is printed on the card. The PIN enables the Company to track and automatically debit the account balance on each card as the card is used. Customers are notified of their remaining account balance at the beginning of each call.

Calls are billed in one (1) minute increments. The minimum call duration for billing purposes is one (1) minute. Service is available 24 hours a day, 7 days per week. The number of available cards is subject to technical limitations. Cards will be offered to customers on a first come, first served basis.

Calls to 500, 700, 800 900 and 976 numbers and calls requiring the quotation of time and charges cannot be completed using the Prepaid Card.

All calls must be charged against a Prepaid Card that has sufficient available balance. A Customer's call will be interrupted with an announcement one minute before the balance is about to be depleted. Calls in progress will be terminated by the Company if the balance on the Prepaid Calling Card is insufficient to continue the call.

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.6 Service Offerings, (Cont'd.)

3.6.5 Prepaid Card Service, (Cont'd.)

Two Prepaid Cards are available based on the requirements of an individual Customer.

Access Prepaid - is targeted at individuals with a great deal of international calling.

Rate Per Minute:

\$0.185

Charge Per Call:

\$0.185

KDI Prepaid - is targeted at individuals with primarily domestic calling needs.

Rate Per Minute:

\$0.165

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SECTION 4 - PROMOTIONS

4.1 Promotional Offerings - General

From time to time, the Carrier may provide promotional offerings to introduce a current or potential Subscriber to a service not being used by the Subscriber. These offerings may be limited to certain dates, times or locations and may waive or reduce recurring or non-recurring charges. Notice of such promotional offerings will be given to the Kentucky Public Service Commission in advance of the promotion.

4.2 Competitive Response Promotion

In order to acquire or retain Customers, the Carrier will match certain offers made by other interexchange carriers/resellers where the Customer can demonstrate to the Carrier's satisfaction that it intends to accept such offer as an inducement to subscribe to or remain subscribed to such other interexchange carrier's/reseller's services.

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